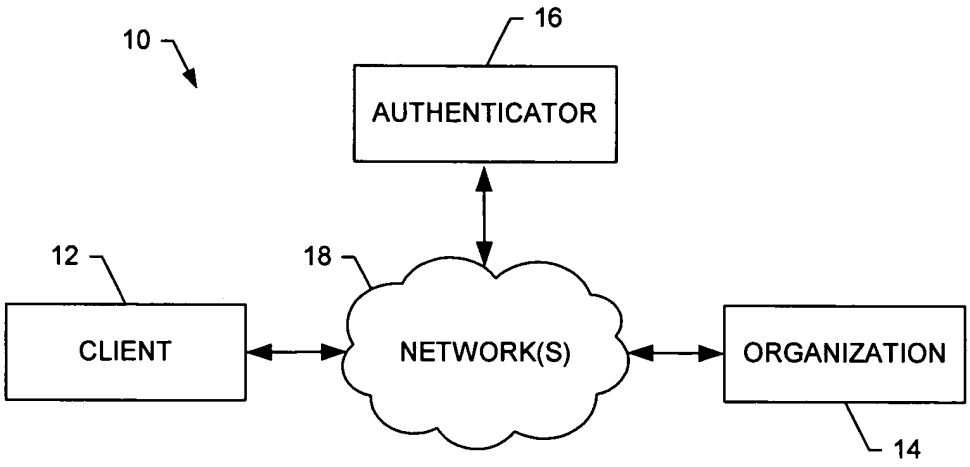
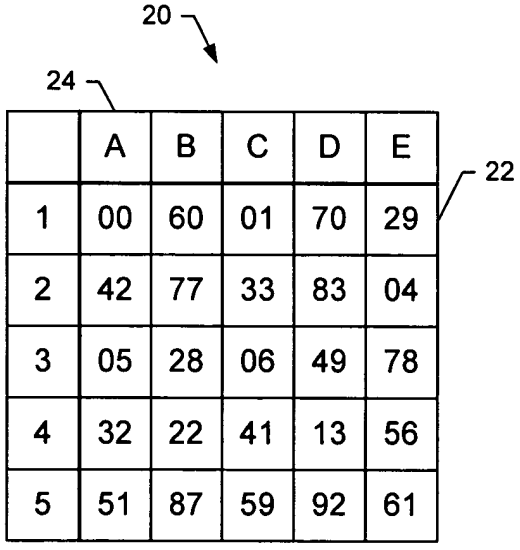


FIG. 1.



	A	B	C	D	E
1	00	60	01	70	29
2	42	77	33	83	04
3	05	28	06	49	78
4	32	22	41	13	56
5	51	87	59	92	61

AUTHENTICATION MATRIX

FIG. 2.

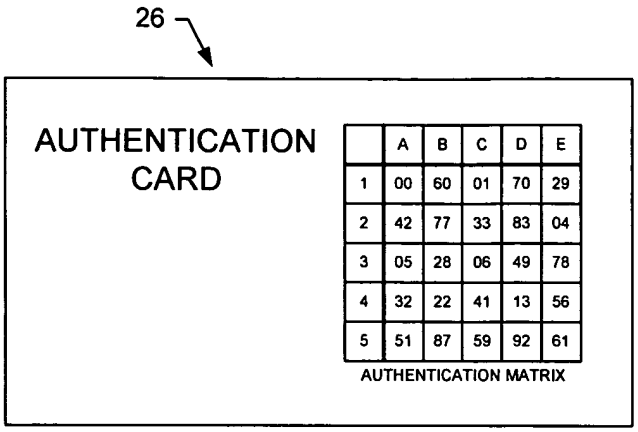

26
AUTHENTICATION CARD
A B C D E
1 00 60 01 70 29
2 42 77 33 83 04
3 05 28 06 49 78
4 32 22 41 13 56
5 51 87 59 92 61
AUTHENTICATION MATRIX

FIG. 3.

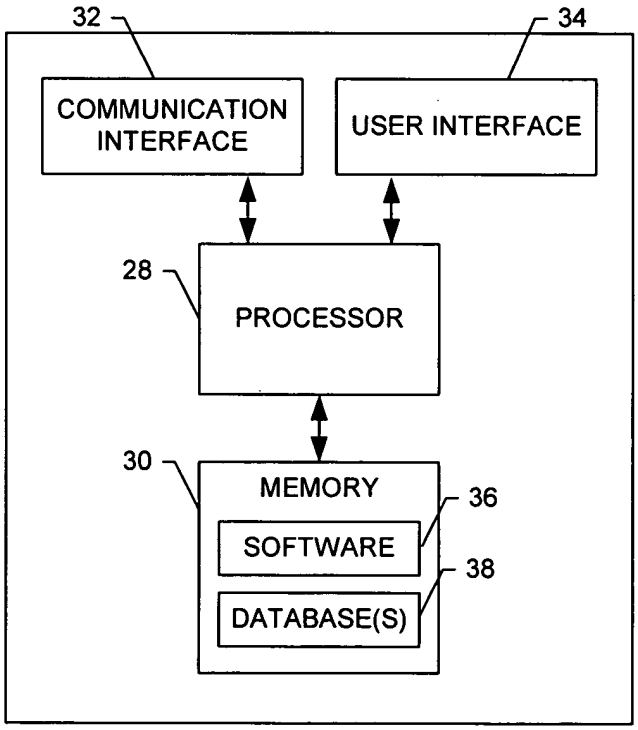

32
34
COMMUNICATION INTERFACE
USER INTERFACE
28
PROCESSOR
30
MEMORY
36
SOFTWARE
38
DATABASE(S)

FIG. 4.

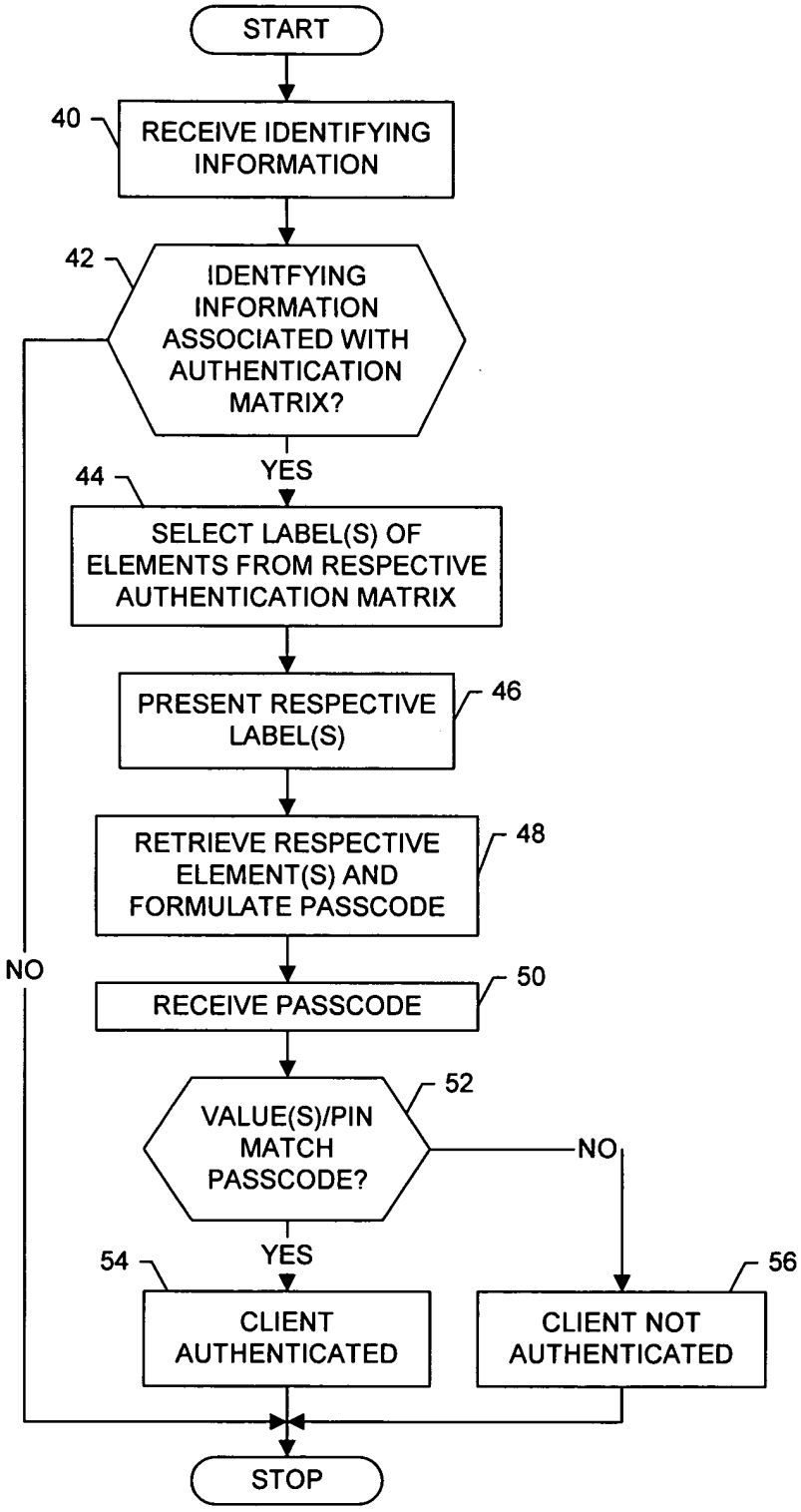

START
40
RECEIVE IDENTIFYING INFORMATION
42
IDENTFYING INFORMATION ASSOCIATED WITH AUTHENTICATION MATRIX?
YES
44
SELECT LABEL(S) OF ELEMENTS FROM RESPECTIVE AUTHENTICATION MATRIX
PRESENT RESPECTIVE LABEL(S)
46
RETRIEVE RESPECTIVE ELEMENT(S) AND FORMULATE PASSCODE
48
NO
RECEIVE PASSCODE
50
VALUE(S)/PIN MATCH PASSCODE?
52
NO
YES
54
CLIENT AUTHENTICATED
CLIENT NOT AUTHENTICATED
56
STOP

FIG. 5.

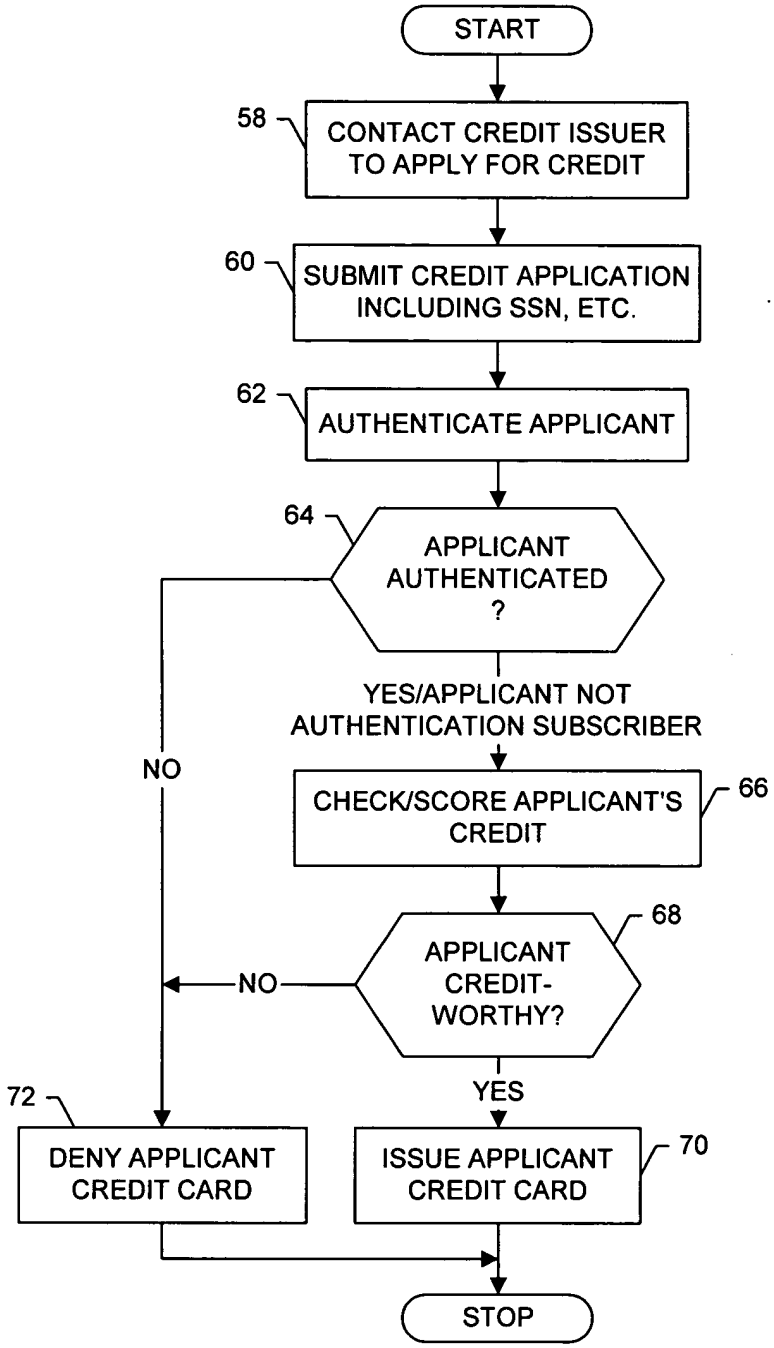

START
58
CONTACT CREDIT ISSUER TO APPLY FOR CREDIT
60
SUBMIT CREDIT APPLICATION INCLUDING SSN, ETC.
62
AUTHENTICATE APPLICANT
64
APPLICANT AUTHENTICATED ?
YES/APPLICANT NOT AUTHENTICATION SUBSCRIBER
NO
CHECK/SCORE APPLICANT'S CREDIT
66
68
APPLICANT CREDIT-WORTHY?
NO
YES
72
DENY APPLICANT CREDIT CARD
ISSUE APPLICANT CREDIT CARD
70
STOP

FIG. 6.

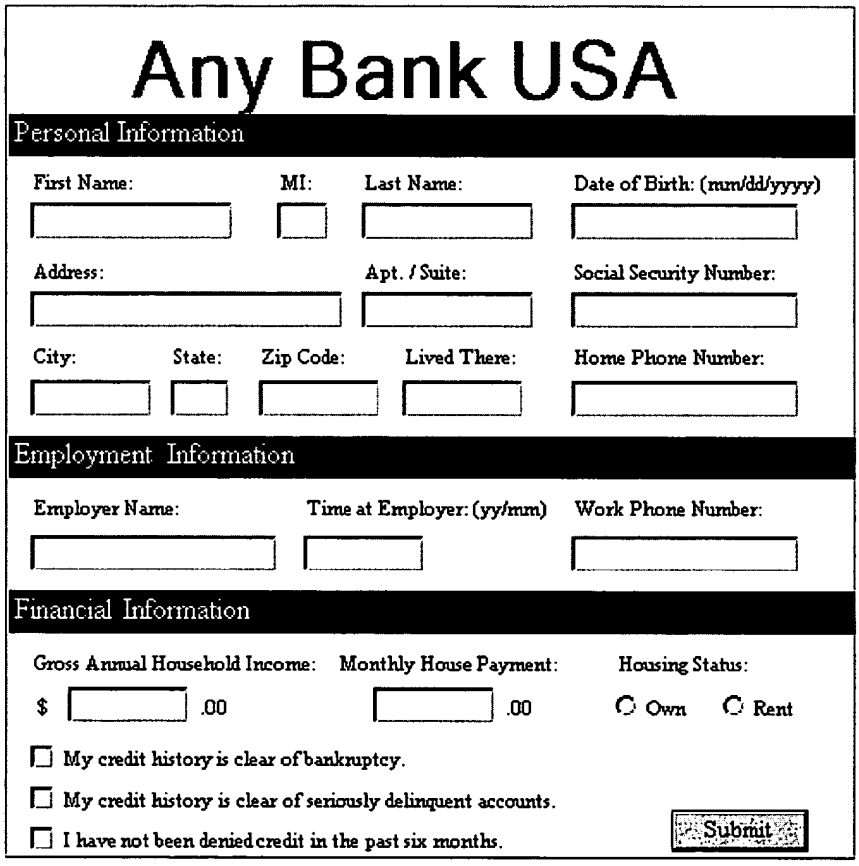

Any Bank USA
Personal Information
First Name:
MI:
Last Name:
Date of Birth: (mm/dd/yyyy)
Address:
Apt. / Suite:
Social Security Number:
City:
State:
Zip Code:
Lived There:
Home Phone Number:
Employment Information
Employer Name:
Time at Employer: (yy/mm)
Work Phone Number:
Financial Information
Gross Annual Household Income:
Monthly House Payment:
Housing Status:
$
.00
.00
Own
Rent
My credit history is clear of bankruptcy.
My credit history is clear of seriously delinquent accounts.
I have not been denied credit in the past six months.
Submit

FIG. 7.

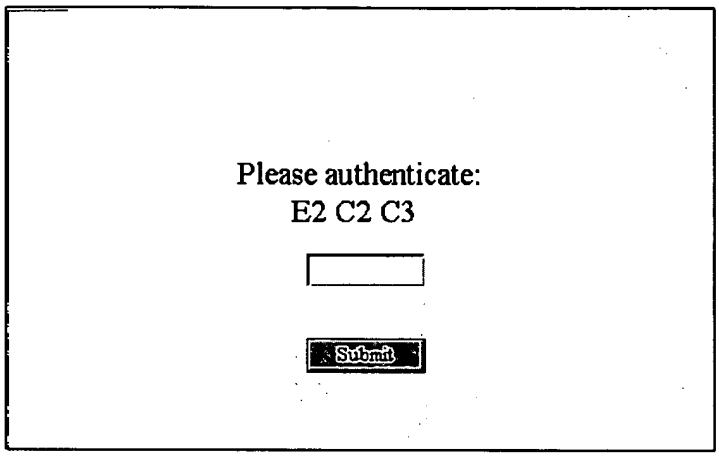

Please authenticate:
E2 C2 C3
Submit

FIG. 8.

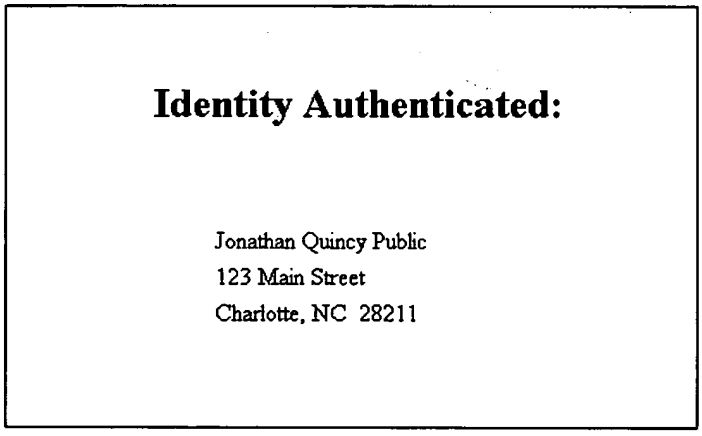

Identity Authenticated:
Jonathan Quincy Public
123 Main Street
Charlotte, NC 28211

FIG. 11.

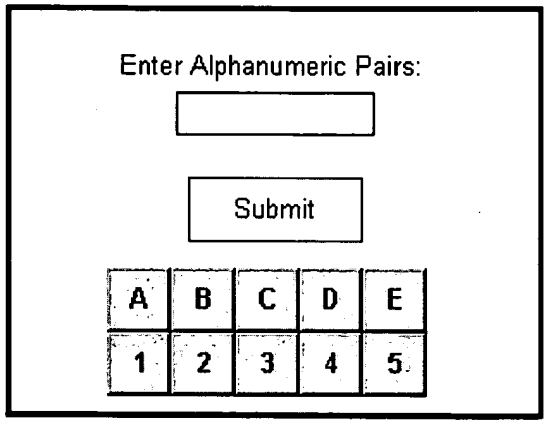

Enter Alphanumeric Pairs:
Submit
A
B
C
D
E
1
2
3
4
5

FIG. 9.

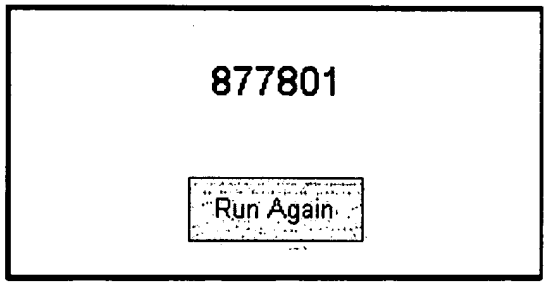

877801
Run Again

FIG. 10.

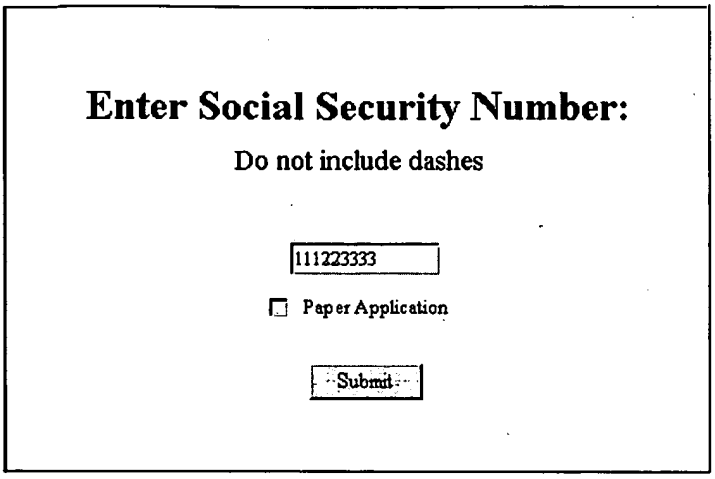

Enter Social Security Number:
Do not include dashes
111223333
Paper Application
Submit

FIG. 12.

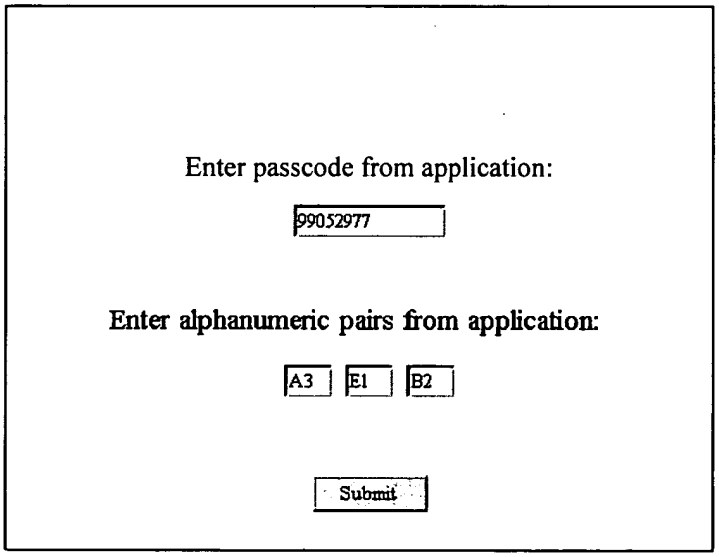

Enter passcode from application:
99052977
Enter alphanumeric pairs from application:
A3
E1
B2
Submit

FIG. 14.

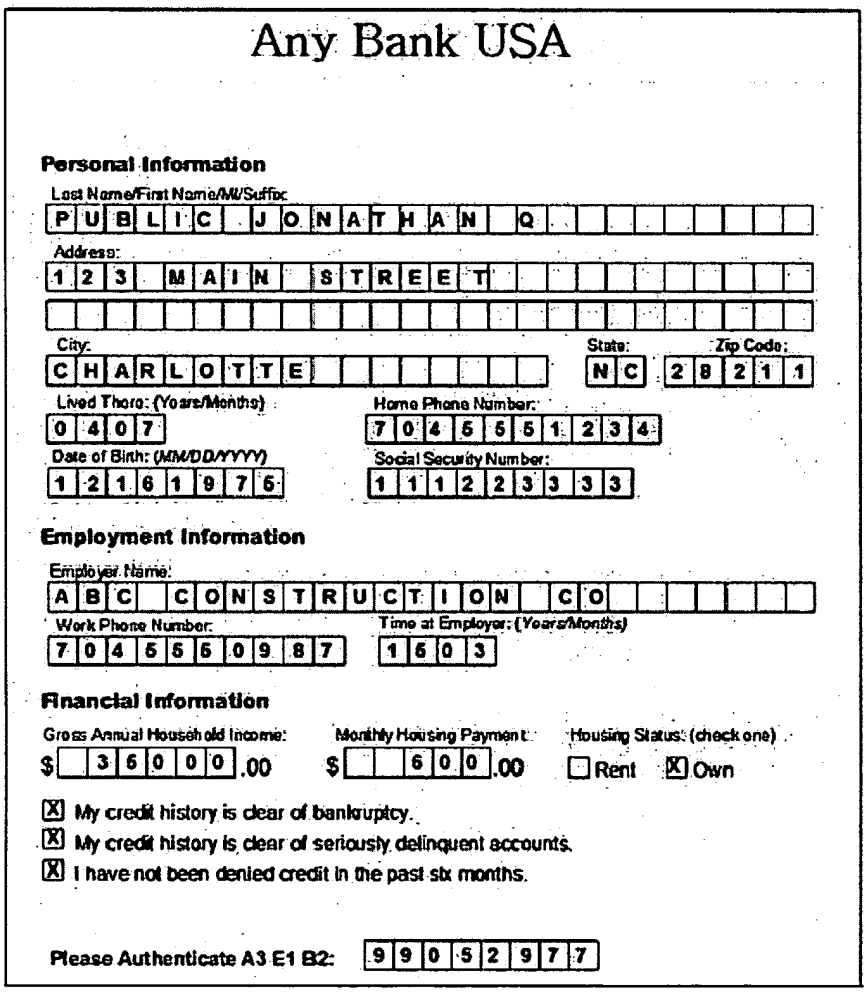

Any Bank USA
Personal Information
Last Name/First Name/MI/Suffix:
PUBLIC JONATHAN Q
Address:
123 MAIN STREET
City:
CHARLOTTE
State:
NC
Zip Code:
28211
Lived There: (Years/Months)
0407
Home Phone Number:
7045551234
Date of Birth: (MM/DD/YYYY)
12161976
Social Security Number:
111223333
Employment Information
Employer Name:
ABC CONSTRUCTION CO
Work Phone Number:
7045560987
Time at Employer: (Years/Months)
1603
Financial Information
Gross Annual Household Income:
$ 36000.00
Monthly Housing Payment:
$ 600.00
Housing Status: (check one)
☐ Rent ☒ Own
☒ My credit history is clear of bankruptcy.
☒ My credit history is clear of seriously delinquent accounts.
☒ I have not been denied credit in the past six months.
Please Authenticate A3 E1 B2:
99052977

FIG. 13.

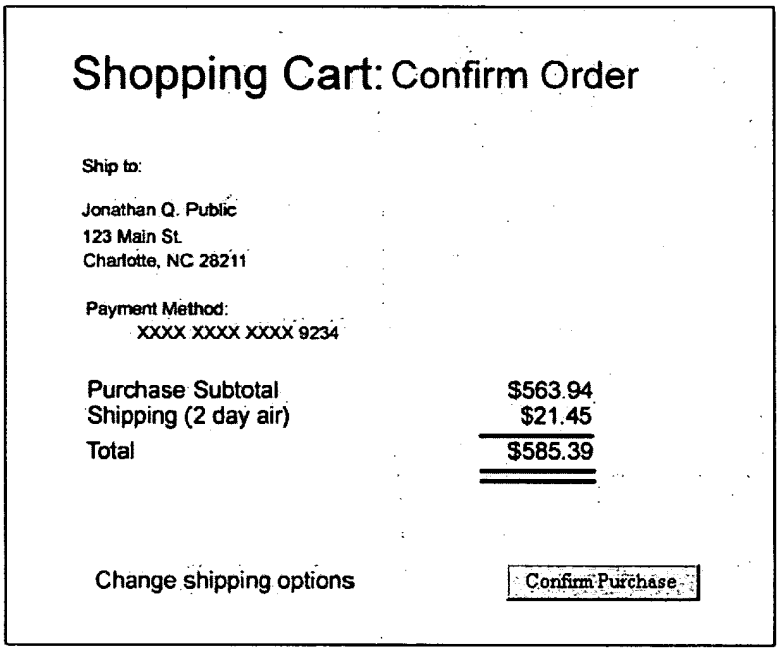

Shopping Cart: Confirm Order
Ship to:
Jonathan Q. Public
123 Main St.
Charlotte, NC 28211
Payment Method:
XXXX XXXX XXXX 9234
Purchase Subtotal
$563.94
Shipping (2 day air)
$21.45
Total
$585.39
Change shipping options
Confirm Purchase

FIG. 15.

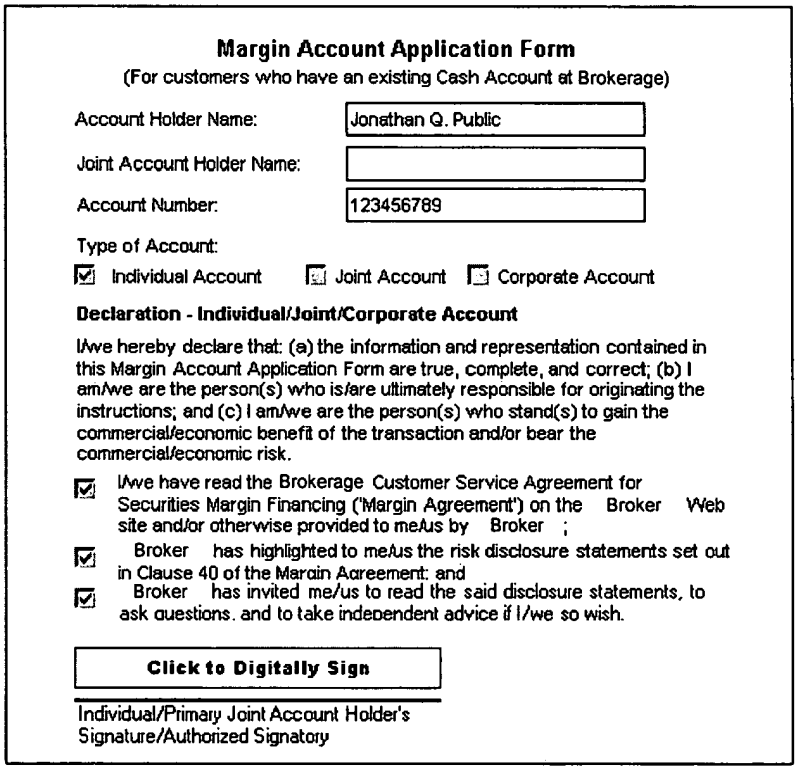

Margin Account Application Form
(For customers who have an existing Cash Account at Brokerage)
Account Holder Name:
Jonathan Q. Public
Joint Account Holder Name:
Account Number:
123456789
Type of Account:
Individual Account
Joint Account
Corporate Account
Declaration - Individual/Joint/Corporate Account
I/we hereby declare that: (a) the information and representation contained in this Margin Account Application Form are true, complete, and correct; (b) I am/we are the person(s) who is/are ultimately responsible for originating the instructions; and (c) I am/we are the person(s) who stand(s) to gain the commercial/economic benefit of the transaction and/or bear the commercial/economic risk.
I/we have read the Brokerage Customer Service Agreement for Securities Margin Financing ('Margin Agreement') on the Broker Web site and/or otherwise provided to me/us by Broker ;
Broker has highlighted to me/us the risk disclosure statements set out in Clause 40 of the Margin Agreement; and
Broker has invited me/us to read the said disclosure statements, to ask questions, and to take independent advice if I/we so wish.
Click to Digitally Sign
Individual/Primary Joint Account Holder's Signature/Authorized Signatory

FIG. 16.

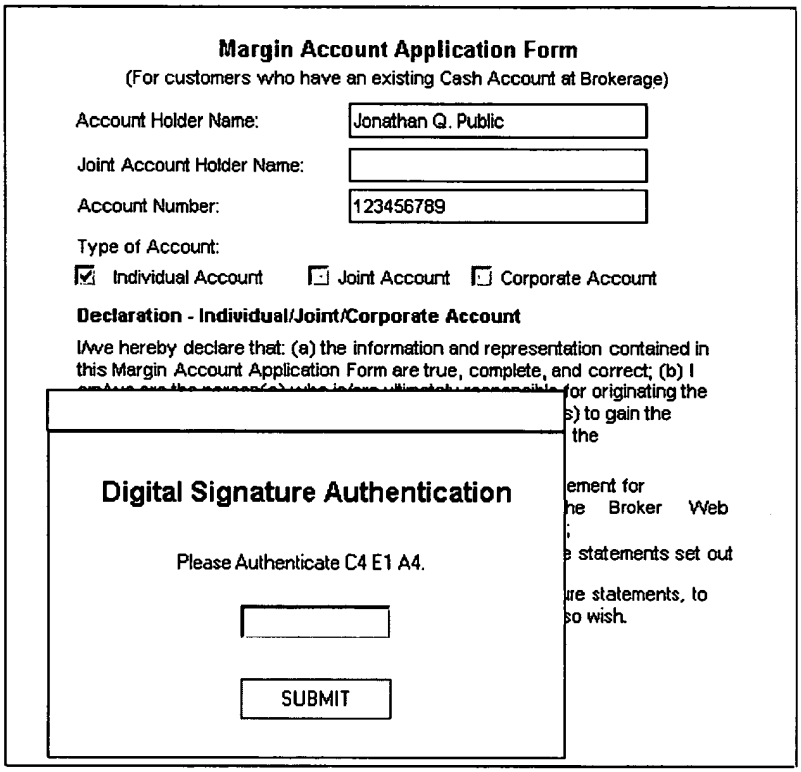

Margin Account Application Form
(For customers who have an existing Cash Account at Brokerage)
Account Holder Name:
Jonathan Q. Public
Joint Account Holder Name:
Account Number:
123456789
Type of Account:
Individual Account
Joint Account
Corporate Account
Declaration - Individual/Joint/Corporate Account
I/we hereby declare that: (a) the information and representation contained in this Margin Account Application Form are true, complete, and correct; (b) I
for originating the
s) to gain the
the
ement for
he Broker Web
statements set out
re statements, to
so wish.
Digital Signature Authentication
Please Authenticate C4 E1 A4.
SUBMIT

FIG. 17.

Margin Account Application Form

(For customers who have an existing Cash Account at Brokerage)

Account Holder Name:	Jonathan Q. Public
Joint Account Holder Name:	
Account Number:	123456789

Type of Account:

☑ Individual Account ☐ Joint Account ☐ Corporate Account

Declaration - Individual/Joint/Corporate Account

I/we hereby declare that: (a) the information and representation contained in this Margin Account Application Form are true, complete, and correct; (b) I am/we are the person(s) who is/are ultimately responsible for originating the instructions; and (c) I am/we are the person(s) who stand(s) to gain the commercial/economic benefit of the transaction and/or bear the commercial/economic risk.

☑ I/we have read the Ameritrade Customer Service Agreement for Securities Margin Financing ("Margin Agreement") on the Broker Web site and/or otherwise provided to me/us by Broker ;

☑ Broker has highlighted to me/us the risk disclosure statements set out in Clause 40 of the Margin Agreement: and

☑ Broker has invited me/us to read the said disclosure statements, to ask questions, and to take independent advice if I/we so wish.

Jonathan Q. Public

Digitally Signed

FIG. 18.

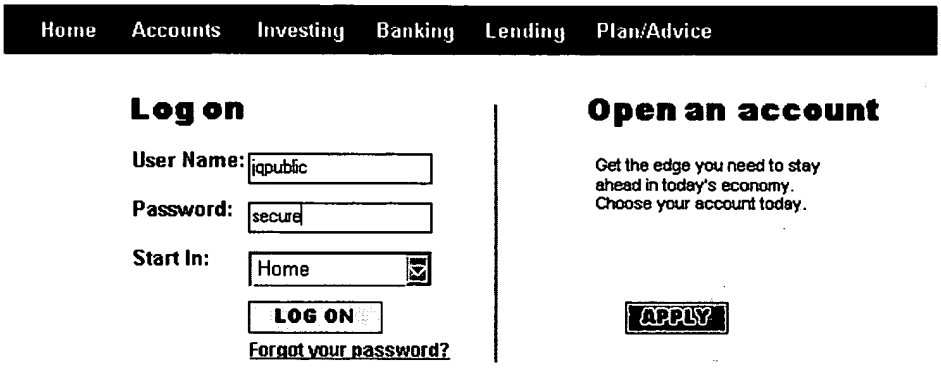

Home
Accounts
Investing
Banking
Lending
Plan/Advice
Log on
User Name:
jqpublic
Password:
secure
Start In:
Home
LOG ON
Forgot your password?
Open an account
Get the edge you need to stay ahead in today's economy. Choose your account today.
APPLY

FIG. 19.

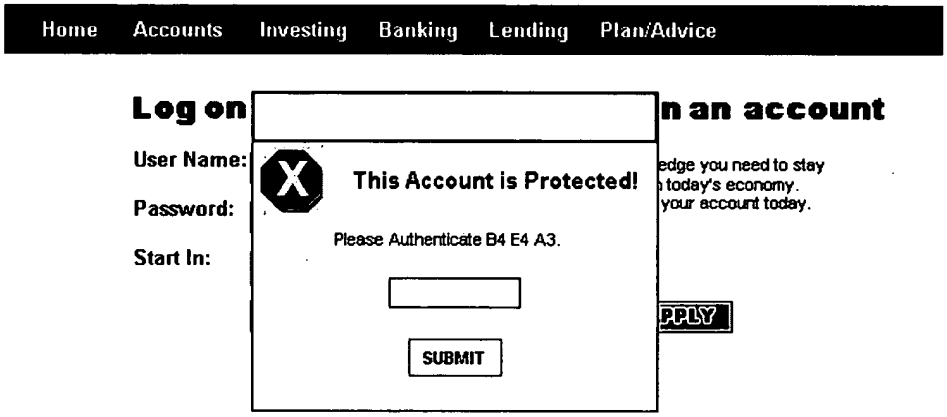

Home
Accounts
Investing
Banking
Lending
Plan/Advice
Log on
User Name:
Password:
Start In:
This Account is Protected!
Please Authenticate B4 E4 A3.
SUBMIT

FIG. 20.